



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

FIRST BANCORP

BHC Name

City/State [SAN JUAN, PR](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [21,256,154](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST BANCORP
1519 PONCE DE LEON AVENUE

SAN JUAN, PR 00908

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	20,100,883			14,000,137			15,172,444			12,455,632			12,259,272																	
Net income (\$000)	207,386			52,135			102,273			167,377			201,608																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.74	2.65	93	4.17	2.80	93	4.10	2.77	94	4.72	3.01	96	4.46	3.08	94															
+ Non-interest income	0.65	1.09	28	0.67	1.21	27	0.67	1.21	27	0.71	1.32	23	0.66	1.31	20															
- Overhead expense	2.55	2.21	77	2.78	2.59	67	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67															
- Provision for credit losses	-0.35	-0.12	12	1.56	0.66	91	1.13	0.51	92	0.32	0.15	87	0.48	0.14	92															
+ Securities gains (losses)	0	0.01	23	0.13	0.03	93	0.09	0.02	93	0	0.01	16	0	0	34															
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	10															
= Pretax net operating income (tax equivalent)	2.19	1.76	78	0.63	0.91	29	0.91	1.04	37	2.08	1.56	88	1.73	1.57	65															
Net operating income	1.38	1.34	57	0.50	0.70	29	0.67	0.81	31	1.34	1.19	67	1.64	1.24	87															
Net income	1.38	1.34	57	0.50	0.71	29	0.67	0.82	31	1.34	1.19	67	1.64	1.24	87															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	4.23	3.12	93	5.10	3.64	93	4.94	3.55	94	5.96	4.41	94	5.60	4.24	94															
Interest expense	0.35	0.26	73	0.72	0.58	72	0.64	0.52	69	0.93	1.08	39	0.86	0.86	58															
Net interest income (tax equivalent)	3.88	2.85	93	4.39	3.05	94	4.29	3.01	95	5.02	3.33	96	4.74	3.38	93															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.50	0.12	93	0.49	0.28	80	0.43	0.27	78	0.91	0.21	92	1.09	0.22	93															
Earnings coverage of net loan and lease losses (X)	6.12	26.30	21	6.07	20.97	33	6.52	22.91	31	3.43	24.40	14	2.62	21.75	15															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.59	1.32	93	3.21	1.58	93	3.23	1.58	93	1.62	0.83	92	2.11	0.90	93															
Allowance for loan and lease losses / Total loans and leases	2.58	1.30	93	3.19	1.55	93	3.22	1.55	93	1.62	0.81	92	2.10	0.89	93															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.48	0.58	93	2.38	0.71	96	2.38	0.71	96	3.32	0.57	99	5.03	0.61	99															
30-89 days past due loans and leases / Total loans and leases	0.96	0.29	93	0.93	0.37	89	1.26	0.39	93	1.80	0.43	95	1.54	0.44	94															
Liquidity and Funding																														
Net noncore funding dependence	-3.08	-3.31	51	-0.83	6.19	32	4.48	3.20	58	12.37	14.45	46	15.86	16.62	55															
Net short-term noncore funding dependence	-5.98	-9.17	55	-7.02	-2.71	29	-0.39	-4.76	65	2.44	3.38	38	4.15	4.66	36															
Net loans and leases / Total assets	51.20	58.81	24	61.69	63	38	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63															
Capitalization																														
Tier 1 leverage ratio	10.17	9.07	80	13.04	9.05	96	11.26	9.13	92	16.15	9.76	97	15.37	9.71	98															
Holding company equity capital / Total assets	10.34	10.79	46	11.93	11.12	64	12.11	11.16	64	17.67	12.43	93	16.70	12.22	93															
Total equity capital (including minority interest) / Total assets	10.34	10.91	45	11.93	11.24	62	12.11	11.29	62	17.67	12.57	93	16.70	12.27	92															
Common equity tier 1 capital / Total risk-weighted assets	17.62	12.64	92	17.21	12.26	90	17.31	12.38	91	21.60	12.17	95	20.30	12.12	95															
Net loans and leases / Equity capital (X)	4.95	5.47	40	5.17	5.73	40	5.03	5.58	40	3.99	5.21	22	4.26	5.29	27															
Cash dividends / Net income	22.62	27.22	43	66.78	49.74	76	45.41	42.30	57	19.82	33.12	29	4.56	27.31	14															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36															
Growth Rates																														
Assets	13.91	9.51	72	48.91	16.67	92	49.02	16.68	94	3	9.26	29	-0.14	7	11															
Equity capital	-1.23	7.52	5	1.12	6.54	26	2.11	6.99	27	8.97	10.49	58	9.40	7.89	69															
Net loans and leases	-5.46	-0.66	28	30.14	12.75	86	28.75	9.07	89	2.09	9.10	23	0.62	7.89	14															
Noncore funding	-11.94	-21.64	64	7.10	-6.57	70	6.37	-12.18	71	-8.87	6.59	25	-22.43	10.67	6															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital	106.59	103.15	74	107.45	103.27	77	107.41	102.81	76	107.39	103.22	74	107.74	103.10	75															
Cash from ops + noncash items + op expense / Op expense + dividends	159.77	155.61	62	87.76	142.45	19	90.34	147.24	14	118.58	190.27	25	172.57	174.91	52															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	513,626	423,095	598,532	575,012	532,498	21.40	33.33
Income from lease financing receivables.....	28,137	24,015	32,515	27,992	21,127	17.16	115.69
Fully taxable income on loans and leases.....	532,958	443,198	624,113	597,413	547,754	20.25	34.94
Tax-exempt income on loans and leases.....	8,805	3,912	6,934	5,591	5,871	125.08	166.90
Estimated tax benefit on income on loans and leases.....	9,981	6,556	9,936	8,011	8,799	52.25	206.85
Income on loans and leases (tax equivalent).....	551,744	453,666	640,983	611,015	562,424	21.62	37.41
Investment interest income (tax equivalent).....	59,208	51,872	67,684	69,124	70,187	14.14	27.28
Interest on balances due from depository institutions.....	1,750	2,950	3,388	13,353	11,096	-40.68	-41.74
Interest income on other earning assets.....	1,094	1,527	1,959	2,682	2,728	-28.36	2.63
Total interest income (tax equivalent).....	613,796	510,015	714,014	696,174	646,435	20.35	35.76
Interest on time deposits of \$250K or more	7,915	10,362	13,669	12,604	9,128	-23.62	
Interest on time deposits < \$250K.....	15,334	29,637	37,113	42,352	38,386	-48.26	
Interest on foreign office deposits	246	694	851	1,042	956	-64.55	-64.50
Interest on other deposits	9,312	12,046	16,755	21,784	19,181	-22.70	-28.20
Interest on other borrowings and trading liabilities.....	17,675	18,988	24,272	31,034	31,933	-6.91	-34.68
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	50,482	71,727	92,660	108,816	99,584	-29.62	-35.52
Net interest income (tax equivalent).....	563,314	438,288	621,354	587,358	546,851	28.53	50.69
Non-interest income.....	97,781	70,382	102,290	88,832	81,310	38.93	50.06
Adjusted operating income (tax equivalent)	661,095	508,670	723,644	676,190	628,161	29.97	50.60
Overhead expense.....	384,462	292,253	428,540	375,825	356,687	31.55	41.85
Provision for credit losses.....	-53,489	163,294	170,985	40,225	59,253		
Securities gains (losses)	0	13,380	13,198	-497	-84	-100.00	
Other tax equivalent adjustments	0	0	0	0	-1		
Pretax net operating income (tax equivalent).....	330,080	66,542	137,355	259,643	212,127	396.05	217.90
Applicable income taxes	105,171	-1,326	14,050	71,995	-10,970		343.95
Tax equivalent adjustments	17,523	15,733	21,032	20,271	21,489	11.38	62.72
Applicable income taxes (tax equivalent).....	122,694	14,407	35,082	92,266	10,519	751.63	256.06
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	207,386	52,135	102,273	167,377	201,608	297.79	198.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	207,386	52,135	102,273	167,377	201,608	297.79	198.95
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	207,386	52,135	102,273	167,377	201,608	297.79	198.95
Investment securities income (tax equivalent).....	59,208	51,872	67,684	69,124	70,187	14.14	27.28
US Treasury and agency securities (excluding mortgage-backed securities)	8,673	6,241	8,240	10,929	12,293	38.97	49.87
Mortgage-backed securities	36,294	30,948	40,564	37,347	36,719	17.27	41.87
All other securities	14,241	14,683	18,880	20,848	21,175	-3.01	-5.99
Cash dividends declared.....	46,910	34,815	46,447	33,177	9,193	34.74	
Common	44,903	32,808	43,771	30,501	6,517	36.87	
Preferred.....	2,007	2,007	2,676	2,676	2,676	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.07	2.90	93	4.86	3.35	93	4.71	3.27	94	5.59	4	95	5.27	3.87	94
Less: Interest expense	0.33	0.24	75	0.68	0.54	74	0.61	0.48	73	0.87	0.98	42	0.81	0.79	61
Equals: Net interest income (tax equivalent)	3.74	2.65	93	4.17	2.80	93	4.10	2.77	94	4.72	3.01	96	4.46	3.08	94
Plus: Non-interest income	0.65	1.09	28	0.67	1.21	27	0.67	1.21	27	0.71	1.32	23	0.66	1.31	20
Equals: adjusted operating income (tax equivalent)	4.39	3.80	83	4.84	4.06	83	4.77	4.04	82	5.43	4.41	88	5.12	4.46	84
Less: Overhead expense	2.55	2.21	77	2.78	2.59	67	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67
Less: Provision for credit losses	-0.35	-0.12	12	1.56	0.66	91	1.13	0.51	92	0.32	0.15	87	0.48	0.14	92
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0.13	0.03	93	0.09	0.02	93	0	0.01	16	0	0	31
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	10
Equals: Pretax net operating income (tax equivalent)	2.19	1.76	78	0.63	0.91	29	0.91	1.04	37	2.08	1.56	88	1.73	1.57	65
Less: Applicable income taxes (tax equivalent)	0.81	0.41	95	0.14	0.21	29	0.23	0.23	48	0.74	0.36	96	0.09	0.33	5
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.38	1.34	57	0.50	0.70	29	0.67	0.81	31	1.34	1.19	67	1.64	1.24	87
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.38	1.34	57	0.50	0.71	29	0.67	0.82	31	1.34	1.19	67	1.64	1.24	87
Memo: Net income (last four quarters)	1.30	1.30	54	0.65	0.81	31	0.67	0.82	31	1.34	1.19	66	1.64	1.24	87
Net income—BHC and noncontrolling (minority) interest	1.38	1.35	57	0.50	0.72	28	0.67	0.83	31	1.34	1.20	67	1.64	1.25	87
Margin Analysis															
Average earning assets / Average assets	96.34	93.09	85	95.17	92.11	84	95.36	92.32	83	93.85	91.05	80	94.14	91.48	76
Average interest-bearing funds / Average assets	59.64	61.98	42	65.16	64.67	56	63.53	64.06	48	62.34	65.57	35	65.32	65.56	49
Interest income (tax equivalent) / Average earning assets	4.23	3.12	93	5.10	3.64	93	4.94	3.55	94	5.96	4.41	94	5.60	4.24	94
Interest expense / Average earning assets	0.35	0.26	73	0.72	0.58	72	0.64	0.52	69	0.93	1.08	39	0.86	0.86	58
Net interest income (tax equivalent) / Average earning assets	3.88	2.85	93	4.39	3.05	94	4.29	3.01	95	5.02	3.33	96	4.74	3.38	93
Yield or Cost															
Total loans and leases (tax equivalent)	6.39	4.07	94	6.39	4.35	93	6.37	4.27	93	6.80	5.09	92	6.44	4.95	91
Interest-bearing bank balances	0.12	0.13	28	0.30	0.36	43	0.26	0.27	51	2.10	2.04	47	1.69	1.64	53
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	4.11	3.09	91	4.95	3.61	93	4.79	3.51	94	5.78	4.36	93	5.42	4.20	94
Investment securities (tax equivalent)	1.33	1.77	18	2.54	2.36	69	2.18	2.25	42	3.43	2.76	90	3.27	2.68	86
US Treasury and agency securities (excluding mortgage-backed securities)	0.60	1.23	16	1.45	1.85	32	1.14	1.75	24	2.44	2.32	68	1.94	2.05	45
Mortgage-backed securities	1.14	1.55	13	2.05	2.17	30	1.72	2.05	21	2.60	2.61	52	2.71	2.50	76
All other securities	10.18	2.85	97	12.24	3.28	97	11.27	3.24	97	14.26	4.06	94	13.94	4.20	93
Interest-bearing deposits	0.40	0.22	84	0.91	0.60	80	0.81	0.53	79	1.15	1.10	56	0.98	0.81	72
Time deposits of \$250K or more	1.05	0.70	82	1.65	1.53	57	1.57	1.42	62	1.77	1.96	32	1.56	1.44	62
Time deposits < \$250K	1.16	0.67	90	1.79	1.47	75	1.72	1.36	80	1.88	1.82	50	1.48	1.29	61
Other domestic deposits	0.15	0.16	60	0.33	0.41	42	0.31	0.36	45	0.60	0.93	24	0.54	0.67	41
Foreign deposits	0.23	0.12	77	0.57	0.48	64	0.54	0.42	64	0.66	1.19	23	0.59	0.97	37
Federal funds purchased and repos	3.29	0.18	98	2.44	0.71	91	2.28	0.62	94	6	1.86	93	5.65	1.51	96
Other borrowed funds and trading liabilities	2.23	1.29	83	2.06	1.54	77	2.09	1.50	81	2.09	2.38	31	1.92	2.28	27
All interest-bearing funds	0.56	0.38	82	1.05	0.82	76	0.96	0.74	75	1.40	1.49	49	1.24	1.19	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	97,781		70,382		102,290		88,832		81,310						
Fiduciary activities income	109		0		0		0		0						
Service charges on deposit accounts - domestic	25,513		16,026		24,268		23,520		21,308						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		72						
Insurance activities revenue.....	9,774		7,436		9,364		10,186		8,429						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	4,257		2,468		3,502		4,412		7,515						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	17,736		9,903		18,437		5,043		-3,071						
Other non-interest income.....	40,392		34,549		46,719		45,671		47,057						
Total overhead expenses	384,462		292,253		428,540		375,825		356,687						
Personnel expense.....	157,039		124,076		181,377		162,567		156,469						
Net occupancy expense.....	59,461		40,659		59,388		49,729		48,723						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	8,651		2,912		5,913		3,086		3,593						
Other operating expenses.....	159,311		124,606		181,862		160,443		147,902						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	3,075		3,484		3,369		2,736		2,714						
Average personnel expense per employee.....	51.07		35.61		53.84		59.42		57.65						
Average assets per employee.....	6,536.87		4,018.41		4,503.55		4,552.50		4,517.05						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	59.74	58.85	48	59.29	62.06	45	60.99	62.28	46	57.30	61.29	37	58.79	60.88	40
Percent of Average Assets															
Total overhead expense	2.55	2.21	77	2.78	2.59	67	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67
Personnel expense.....	1.04	1.23	28	1.18	1.30	39	1.20	1.30	41	1.31	1.41	39	1.28	1.44	34
Net occupancy expense.....	0.39	0.24	94	0.39	0.26	90	0.39	0.26	89	0.40	0.28	90	0.40	0.28	88
Other operating expenses.....	1.11	0.72	88	1.21	0.95	77	1.24	0.94	79	1.31	0.97	80	1.24	0.97	82
Overhead less non-interest income	1.90	1.08	96	2.11	1.27	89	2.15	1.25	90	2.30	1.32	94	2.25	1.38	92
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.16	58.34	42	57.45	61.60	35	59.22	61.82	43	55.58	60.64	28	56.78	60.37	31
Personnel expense.....	23.75	32.89	12	24.39	32.31	12	25.06	32.36	16	24.04	32.39	12	24.91	32.51	16
Net occupancy expense.....	8.99	6.26	86	7.99	6.55	74	8.21	6.58	74	7.35	6.52	65	7.76	6.48	75
Other operating expenses.....	25.41	18.68	90	25.07	22.16	77	25.95	22.28	78	24.18	21.20	76	24.12	20.90	76
Total non-interest income	14.79	28.20	21	13.84	28.52	19	14.14	28.83	20	13.14	29.23	12	12.94	28.50	15
Fiduciary activities income	0.02	2.27	25	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	3.86	3.25	60	3.15	3.23	48	3.35	3.27	51	3.48	3.88	41	3.39	4.15	39
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0.01	3.42	12
Insurance activities revenue.....	1.48	0.38	85	1.46	0.41	83	1.29	0.41	82	1.51	0.47	84	1.34	0.47	83
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.64	0.56	71	0.49	-0.04	81	0.48	0.01	81	0.65	0.28	79	1.20	0.65	76
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.68	3.64	50	1.95	3.74	48	2.55	3.92	53	0.75	1.86	35	-0.49	1.61	4
Other non-interest income.....	6.11	9.39	33	6.79	9.49	38	6.46	9.65	37	6.75	10.04	32	7.49	9.86	42
Overhead less non-interest income	43.36	29.67	87	43.62	31.97	82	45.08	31.93	82	42.44	31.06	86	43.84	31.46	88
Applicable income taxes / Pretax net operating income (tax equivalent).....	31.86	21.49	99	-1.99	18.64	2	10.23	18.63	10	27.73	20.56	91	-5.17	19.04	1
Applicable income tax + TE / Pretax net operating income + TE	37.17	23.11	98	21.65	22.16	38	25.54	21.18	83	35.54	23.23	93	4.96	21.56	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	6,386,244	7,114,749	7,028,920	5,272,076	5,660,474	-10.24	5.71	
Commercial and industrial loans	1,463,879	1,696,491	1,639,730	1,127,508	1,082,862	-13.71	111.48	
Loans to individuals	2,248,346	2,097,761	2,121,073	1,846,040	1,584,422	7.18	52.40	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	3,565	1,158	3,793	0	0	207.86		
Other loans and leases	1,069,229	980,894	1,028,997	786,816	564,260	9.01	52.18	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	11,171,263	11,891,053	11,822,513	9,032,440	8,892,018	-6.05	25.36	
Less: Allowance for loan and lease losses	288,360	379,826	380,822	145,897	187,071	-24.08	40.78	
Net loans and leases	10,882,903	11,511,227	11,441,691	8,886,543	8,704,947	-5.46	25.00	
Debt securities that reprice or mature in over 1 year	6,649,216	3,179,570	4,547,761	1,937,637	1,815,396	109.12	247.57	
Mutual funds and equity securities	5,436	1,475	1,474	1,428	418	268.54	1197.37	
Subtotal	17,537,555	14,692,272	15,990,926	10,825,608	10,520,761	19.37	65.14	
Interest-bearing bank balances	2,564,343	2,362,533	1,382,160	571,459	505,431	8.54	454.36	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	218,068	304,235	288,746	324,563	271,987	-28.32	225.13	
Trading assets	0	0	0	0	0			
Total earning assets	20,319,966	17,359,040	17,661,832	11,721,630	11,298,179	17.06	81.93	
Non-interest-bearing cash and due from depository institutions	93,830	106,974	111,673	72,640	80,772	-12.29	41.38	
Premises, fixed assets, and leases	226,685	256,366	240,601	199,382	136,250	-11.58	62.22	
Other real estate owned	43,798	89,049	83,060	101,626	131,402	-50.82	-68.59	
Investment in unconsolidated subsidiaries	5,512	5,512	5,512	5,524	5,524	0.00	-15.07	
Intangible and other assets	574,680	853,003	699,238	510,464	591,434	-32.63	3.69	
Total assets	21,256,154	18,659,768	18,793,071	12,611,266	12,243,561	13.91	76.03	
Quarterly average assets	21,059,524	15,742,902	18,689,365	12,571,975	12,154,230	33.77	71.77	
Average loans and leases (YTD)	11,517,353	9,469,403	10,062,761	8,981,474	8,727,127	21.63	29.27	
Memoranda								
Loans held-for-sale	30,681	48,670	50,289	39,477	43,186	-36.96	-45.96	
Loans not held-for-sale	11,140,582	11,842,383	11,772,224	8,992,963	8,848,832	-5.93	25.82	
Real estate loans secured by 1–4 family	3,108,654	3,671,410	3,552,517	2,956,716	3,143,787	-15.33	-4.22	
Commercial real estate loans	3,145,470	3,301,096	3,336,646	2,165,399	2,356,556	-4.71	21.89	
Construction and land development	178,891	203,327	217,466	115,236	81,175	-12.02	52.73	
Multifamily	127,847	109,142	102,763	61,767	80,066	17.14	65.22	
Nonfarm nonresidential	2,838,732	2,988,627	3,016,417	1,988,396	2,195,315	-5.02	18.97	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	6,872,720	3,485,280	4,837,981	2,263,628	2,087,801	97.19	243.63	
U.S. Treasury securities	87,887	7,531	7,507	7,479	7,456	1067.00	1069.64	
US agency securities (excluding mortgage-backed securities)	2,268,621	718,980	1,180,167	324,720	601,200	215.53	309.37	
Municipal securities	177,805	193,172	189,488	143,023	148,943	-7.96	-1.22	
Mortgage-backed securities	4,331,971	2,563,472	3,458,695	1,786,478	1,329,284	68.99	244.40	
Asset-backed securities	0	0	0	0	0			
Other debt securities	1,000	650	650	500	500	53.85	900.00	
Mutual funds and equity securities	5,436	1,475	1,474	1,428	418	268.54	1197.37	
Available-for-sale securities	6,689,479	3,294,649	4,647,019	2,123,525	1,942,568	103.04	262.80	
U.S. Treasury securities	87,887	7,531	7,507	7,479	7,456	1067.00	1069.64	
US agency securities (excluding mortgage-backed securities)	2,268,621	718,980	1,180,167	324,720	601,200	215.53	309.37	
Municipal securities	0	4,016	0	4,348	4,128	-100.00	-100.00	
Mortgage-backed securities	4,331,971	2,563,472	3,458,695	1,786,478	1,329,284	68.99	244.40	
Asset-backed securities	0	0	0	0	0			
Other debt securities	1,000	650	650	500	500	53.85	900.00	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-7,367	-22,182	-15,682	-28,302	-19,157			
Available-for-sale securities appreciation (depreciation)	-26,852	51,694	62,168	14,517	-32,662			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	3,623,050	2,347,435	2,244,355	992,032	870,828	54.34	202.18	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,038,220	4,406,623	4,481,501	2,304,195	2,322,243	59.72	392.39
NOW, ATS and transaction accounts	4,294,388	4,007,335	4,231,763	1,804,400	1,545,688	7.16	226.09
Time deposits less brokered deposits < \$250K	1,219,416	1,572,596	1,532,588	1,695,823	1,542,582	-22.46	
MMDA and other savings accounts	3,821,103	3,480,336	3,430,796	1,965,766	2,007,142	9.79	71.37
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,373,127	13,466,890	13,676,648	7,770,184	7,417,655	21.58	199.30
Time deposits of \$250K or more	1,048,352	968,723	1,000,644	797,936	646,997	8.22	
Foreign deposits	205,880	212,742	198,396	222,889	223,378	-3.23	8.47
Federal funds purchased and repos	300,000	300,000	300,000	100,000	150,086	0.00	-50.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	328,535	187,653	250,686	130,000	205,000	75.08	63.91
Other borrowings w/remaining maturity over 1 year	0	320,000	200,000	440,000	535,000	-100.00	-100.00
Brokered deposits < \$250K	357,299	554,543	441,695	557,420	706,684	-35.57	
Noncore funding	2,240,066	2,543,661	2,391,421	2,248,245	2,467,145	-11.94	-49.85
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	183,762	183,762	183,762	184,150	184,150	0.00	-15.00
Other liabilities	261,234	240,173	266,061	180,614	129,907	8.77	113.38
Total liabilities	19,058,189	16,434,486	16,517,892	10,383,193	10,198,857	15.96	85.47
Equity Capital							
Perpetual preferred stock (including surplus)	36,104	36,104	36,104	36,104	36,104	0.00	0.00
Common stock	22,366	22,303	22,303	22,210	22,179	0.28	2.31
Common surplus	799,132	945,213	946,476	941,652	939,674	-15.45	-14.11
Retained earnings	1,375,797	1,176,815	1,215,321	1,221,817	1,087,617	16.91	70.42
Accumulated other comprehensive income	-33,718	45,327	55,455	6,764	-40,415		
Other equity capital components	-1,716	-480	-480	-474	-455		
Total holding company equity capital	2,197,965	2,225,282	2,275,179	2,228,073	2,044,704	-1.23	22.12
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,197,965	2,225,282	2,275,179	2,228,073	2,044,704	-1.23	22.12
Total liabilities and capital	21,256,154	18,659,768	18,793,071	12,611,266	12,243,561	13.91	76.03
Memoranda							
Non-interest-bearing deposits	7,097,313	4,467,041	4,546,123	2,367,856	2,395,481	58.88	381.65
Interest-bearing deposits	10,887,345	10,735,857	10,771,260	6,980,573	6,599,233	1.41	45.01
Total deposits	17,984,658	15,202,898	15,317,383	9,348,429	8,994,714	18.30	100.25
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,275,179	2,228,073	2,228,073	2,044,704	1,869,097		
Accounting restatements	0	-62,322	-62,322	0	0		
Net income	207,386	52,135	102,273	167,377	201,608		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,100	3,854	5,117	3,949	5,825		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	152,617	206	206	1,959	2,827		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	46,910	34,815	46,447	33,177	9,193		
Change in other comprehensive income	-89,173	38,563	48,691	47,179	-19,806		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,197,965	2,225,282	2,275,179	2,228,073	2,044,704		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	30.04	36.06	33	38.13	36.66	44	37.40	36.22	44	41.80	37.78	47	46.23	37.19	63
Commercial and industrial loans	6.89	11.11	23	9.09	14.40	22	8.73	13.52	24	8.94	12.02	35	8.84	12.85	32
Loans to individuals	10.58	3.60	85	11.24	3.57	88	11.29	3.40	88	14.64	4.20	91	12.94	4.31	89
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	38	0.01	0.20	32	0.02	0.19	42	0	0.24	11	0	0.30	12
Other loans and leases.....	5.03	4.26	63	5.26	4.66	61	5.48	4.63	64	6.24	5.01	64	4.61	5	55
Net loans and leases.....	51.20	58.81	24	61.69	63	38	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63
Debt securities over 1 year.....	31.28	18.32	90	17.04	14.80	61	24.20	15.55	86	15.36	14.60	56	14.83	14.63	52
Mutual funds and equity securities	0.03	0.05	51	0.01	0.06	41	0.01	0.05	39	0.01	0.06	46	0	0.06	35
Subtotal	82.51	78.17	63	78.74	79.07	35	85.09	78.16	72	85.84	79.65	68	85.93	79.97	61
Interest-bearing bank balances	12.06	9.37	69	12.66	6.40	86	7.35	7.51	52	4.53	3.06	71	4.13	3.04	70
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.03	1.51	51	1.63	1.85	59	1.54	1.68	58	2.57	1.91	72	2.22	1.96	68
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	95.60	91.57	92	93.03	90.87	74	93.98	91.05	82	92.95	89.53	83	92.28	89.74	74
Non-interest cash and due from depository institutions.....	0.44	0.99	10	0.57	1.03	13	0.59	1.07	14	0.58	1.14	15	0.66	1.21	14
Other real estate owned.....	0.21	0.01	97	0.48	0.03	99	0.44	0.02	99	0.81	0.03	99	1.07	0.04	99
All other assets.....	4	7.39	8	6.45	8.03	30	5.47	7.82	23	6.48	9.27	21	7.06	8.98	28
Memoranda															
Short-term investments	13.09	12.31	61	14.29	10.21	74	8.89	11.17	47	7.10	7.63	65	6.35	7.80	63
U.S. Treasury securities.....	0.41	1.18	57	0.04	0.91	41	0.04	0.84	44	0.06	1.03	39	0.06	1.04	43
US agency securities (excluding mortgage-backed securities)	10.67	0.75	98	3.85	0.59	94	6.28	0.63	96	2.57	0.54	91	4.91	0.69	94
Municipal securities	0.84	1.70	51	1.04	1.60	54	1.01	1.69	54	1.13	1.34	59	1.22	1.62	54
Mortgage-backed securities	20.38	13.46	80	13.74	11.20	64	18.40	11.75	82	14.17	11.44	67	10.86	11.13	50
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	24	0	0.40	25	0	0.42	25	0	0.39	25	0	0.41	26
Loans held-for-sale.....	0.14	0.50	41	0.26	0.52	45	0.27	0.52	44	0.31	0.39	57	0.35	0.30	66
Loans held for investment	52.41	58.34	29	63.46	63.22	38	62.64	61.72	43	71.31	63.50	66	72.27	63.93	68
Real estate loans secured by 1–4 family	14.62	11.57	66	19.68	12.28	81	18.90	11.91	81	23.45	13.29	87	25.68	13.46	90
Revolving	0.06	1.44	12	0.06	1.72	14	0.06	1.66	14	0.12	2.07	18	0.14	2.27	15
Closed-end, secured by first liens	14.50	9.73	77	19.51	10.10	89	18.75	9.81	88	23.17	10.69	91	25.33	10.57	94
Closed-end, secured by junior liens	0.07	0.19	35	0.10	0.24	37	0.10	0.22	39	0.16	0.28	45	0.21	0.31	48
Commercial real estate loans	14.80	22.35	29	17.69	22.30	35	17.75	22.22	36	17.17	22.23	38	19.25	21.58	44
Construction and land development	0.84	3.40	20	1.09	3.47	26	1.16	3.40	25	0.91	3.44	23	0.66	3.51	19
Multifamily.....	0.60	3.32	15	0.58	3.10	16	0.55	3.12	15	0.49	3.01	15	0.65	2.72	18
Nonfarm nonresidential	13.35	14.65	45	16.02	14.72	52	16.05	14.72	51	15.77	14.69	54	17.93	14.44	58
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	57.17	60.51	36	59.83	56.15	48	59.45	57.15	45	58.37	57.46	44	63.66	56.49	50
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.83	20	74	30.88	19.51	85	30.05	19.43	84	32.73	20.75	84	35.36	21.10	89
Real estate loans secured by 1–4 family.....	0.11	2.47	12	0.09	2.66	14	0.09	2.64	13	0.17	3.15	16	0.19	3.50	15
Revolving	27.72	17.35	81	30.78	16.64	87	29.96	16.59	86	32.57	17.39	89	35.16	17.39	91
Closed-end.....	28.16	37.13	31	27.76	33.63	34	28.22	34.63	33	23.97	33.52	34	26.50	32.14	42
Construction and land development.....	1.60	5.69	17	1.71	5.18	21	1.84	5.26	20	1.28	5.09	18	0.91	5.20	14
1–4 family.....	0.19	1.19	27	0.15	0.94	24	0.18	0.93	28	0.10	0.94	25	0.12	1.02	26
Other.....	1.42	4.46	18	1.56	4.09	22	1.66	4.19	21	1.18	4.02	19	0.79	4.05	15
Multifamily.....	1.14	5.41	12	0.92	4.78	12	0.87	4.96	11	0.68	4.69	10	0.90	4.10	13
Nonfarm nonresidential	25.41	24.45	47	25.13	22.19	55	25.51	22.93	52	22.01	22.15	49	24.69	21.40	55
Owner-occupied.....	8.57	8.31	54	8.78	7.46	61	8.70	7.68	57	7.96	7.72	55	9.33	8.03	57
Other.....	16.84	15.83	57	16.36	14.52	58	16.81	14.95	58	14.05	14.34	50	15.36	13.38	53
Real estate loans secured by farmland.....	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	13.10	19.45	27	14.27	22.98	17	13.87	22.17	18	12.48	19.53	26	12.18	20.32	25
Loans to individuals	20.13	6.58	86	17.64	6.23	84	17.94	6.13	85	20.44	7.13	85	17.82	7.36	84
Credit card loans	2.58	0.51	89	2.76	0.63	89	2.71	0.65	89	3.24	0.81	88	2.97	1.02	88
Agricultural loans.....	0.03	0.38	40	0.01	0.31	32	0.03	0.32	41	0	0.37	11	0	0.46	12
Other loans and leases.....	9.57	8.42	65	8.25	9.11	61	8.70	9.09	62	8.71	9.85	58	6.35	9.66	49
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	271.83	383.43	29	306.58	387.92	36	295.70	381.27	34	246.37	391.26	27	280.77	379.80	32
Real estate loans secured by 1–4 family.....	132.32	124.74	56	158.20	130.23	62	149.45	125.03	60	138.17	138.18	51	155.94	137.84	57
Revolving	0.51	15.53	11	0.49	18.32	13	0.46	17.42	12	0.71	21.26	14	0.85	23.33	13
Closed-end.....	131.81	107.54	67	157.71	110.40	75	149	106.14	74	137.46	115.20	63	155.09	112.79	75
Commercial real estate loans	133.89	238.58	25	142.24	237.16	28	140.37	234.65	28	101.19	229.44	25	116.89	219.72	31
Construction and land development.....	7.61	36.07	19	8.76	36.48	21	9.15	35.62	20	5.39	34.95	18	4.03	35.36	15
1–4 family.....	0.88	7.44	27	0.78	6.64	26	0.89	6.34	27	0.41	6.61	22	0.53	7.04	24
Other.....	6.73	28.34	18	7.98	28.60	20	8.25	28.16	21	4.97	27.32	18	3.50	27.26	14
Multifamily.....	5.44	35.29	12	4.70	32.93	11	4.32	32.74	9	2.89	31.04	11	3.97	27.85	12
Nonfarm nonresidential	120.83	156.30	35	128.78	156.60	39	126.90	155.06	38	92.92	152.10	35	108.89	147.22	38
Owner-occupied.....	40.75	52.63	40	44.96	52.43	46	43.29	52.37	44	33.61	53.07	35	41.16	54.89	43
Other.....	80.08	100.99	35	83.82	101.87	37	83.61	100.54	37	59.31	97.41	33	67.73	91.80	41
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	62.31	116.17	21	73.10	150.16	17	68.98	139.91	16	52.69	122.02	17	53.71	128.82	16
Loans to individuals	95.70	36.56	82	90.39	36.83	82	89.23	37.47	82	86.27	43.51	76	78.59	42.67	75
Credit card loans	12.26	2.58	90	14.12	3.28	89	13.45	3.30	89	13.66	4.34	86	13.10	5.31	85
Agricultural loans.....	0.15	2.03	36	0.05	1.99	30	0.16	1.88	38	0	2.18	11	0	2.72	12
Other loans and leases.....	45.51	47.63	62	42.27	49.92	56	43.29	49.54	58	36.77	52.44	48	27.99	51.79	36
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.59	29.25	26	19.02	26.62	29	19.52	27.32	28	16.06	26.45	26	17.42	24.79	35
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	93.14	187.63	20	97.46	186.45	26	97.08	183.76	25	67.78	178.57	20	76.82	167.93	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	133.89	244.92	24	142.43	243.47	27	140.37	240.85	27	101.39	236.10	21	117.98	225.98	27

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.09	12.31	61	14.29	10.21	74	8.89	11.17	47	7.10	7.63	65	6.35	7.80	63
Liquid assets	43.92	29.12	86	30.80	24.65	72	32.61	26.22	72	21.80	22.44	59	20.48	22.72	56
Investment securities	32.33	20.37	84	18.68	17.19	60	25.74	17.85	81	17.95	16.99	57	17.05	17.27	55
Net loans and leases	51.20	58.81	24	61.69	63	38	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63
Net loans, leases and standby letters of credit	51.22	59.61	20	61.72	63.89	34	60.91	62.48	38	70.50	64.84	57	71.12	65.07	57
Core deposits	77.03	75.52	39	72.17	69.20	47	72.77	70.67	44	61.61	63.09	34	60.58	62.13	34
Noncore funding	10.54	10.15	66	13.63	15.53	58	12.73	14.13	58	17.83	19.36	60	20.15	21.34	57
Time deposits of \$250K or more	4.93	1.67	93	5.19	2.35	90	5.32	2.11	92	6.33	2.94	89	5.28	2.89	84
Foreign deposits	0.97	0.33	86	1.14	0.36	86	1.06	0.36	86	1.77	0.43	86	1.82	0.47	86
Federal funds purchased and repos	1.41	1.19	69	1.61	1.44	66	1.60	1.47	68	0.79	1.94	47	1.23	1.97	52
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.41	0.54	78	1.61	0.59	77	1.60	0.54	79	0.79	0.48	60	1.23	0.54	66
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.55	0.88	70	1.01	1.75	51	1.33	1.24	63	1.03	3.01	31	1.67	3.67	34
Earning assets that reprice within 1 year	25.76	38.80	18	20.83	38.76	10	27.71	39.38	21	29.48	39.29	22	27.62	40.29	16
Interest-bearing liabilities that reprice within 1 year	8.56	6.64	78	10.94	8.86	74	10.46	8.20	75	14.04	10.19	80	13.60	10.01	74
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	17.20	30.83	18	9.90	27.76	13	17.25	29.11	24	15.43	26.63	19	14.02	27.38	21
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.08	-3.31	51	-0.83	6.19	32	4.48	3.20	58	12.37	14.45	46	15.86	16.62	55
Net short-term noncore funding dependence	-5.98	-9.17	55	-7.02	-2.71	29	-0.39	-4.76	65	2.44	3.38	38	4.15	4.66	36
Short-term investment / Short-term noncore funding	160.72	304.29	33	163.67	149.65	65	103.92	184.19	34	77.04	77.77	62	63.73	66.46	63
Liquid assets - short-term noncore funding / Nonliquid assets	63.80	36.72	83	31.90	24.47	70	35.70	28.18	68	16.08	16.97	53	13.22	16.04	55
Net loans and leases / Total deposits	60.51	73.05	23	75.72	82.06	32	74.70	79.43	33	95.06	90.31	62	96.78	90.08	70
Net loans and leases / Core deposits	66.47	78.83	29	85.48	92.26	40	83.66	88.34	46	114.37	103.93	76	117.35	105	74
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.35	0.50	15	-1.09	1.73	2	-0.75	1.57	2	-1.42	0.72	2	-1.05	-0.82	32
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.26	1.06	6	2.54	4.54	25	2.98	4.31	36	0.73	1.36	38	-1.79	-1.98	53
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	2.59	13.65	44	5.43	11.41	56	3.92	11.38	53	6.13	12.67	52	6.94	16.19	41
Available-for-sale securities	97.33	84.59	57	94.53	86.72	45	96.05	87.23	50	93.81	85.40	50	93.04	81.88	62
U.S. Treasury securities	1.28	6.01	46	0.22	5.26	40	0.16	4.72	40	0.33	6.15	39	0.36	6.99	42
US agency securities (excluding mortgage-backed securities)	33.01	4.24	96	20.63	3.94	95	24.39	4.01	95	14.35	3.49	88	28.80	4.02	95
Municipal securities	2.59	8.38	45	5.54	9.87	48	3.92	9.83	44	6.32	7.75	55	7.13	9.16	53
Mortgage-backed securities	63.03	66.09	44	73.55	66.61	58	71.49	66.64	55	78.92	67.43	64	63.67	65.45	40
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.01	3.01	24	0.02	2.93	25	0.01	3.01	25	0.02	2.94	24	0.02	2.79	24
Mutual funds and equity securities	0.08	0.29	46	0.04	0.38	40	0.03	0.35	36	0.06	0.40	40	0.02	0.42	33
Debt securities 1 year or less	3.17	8.18	29	8.73	11.25	54	5.97	10.55	37	14.34	11.86	68	13.03	11.91	68
Debt securities 1 to 5 years	27.54	17.39	77	17.30	17.70	53	15.46	17.03	51	7.76	17.94	36	10.38	19.18	40
Debt securities over 5 years	69.20	72.07	36	73.93	68.10	50	78.54	69.86	58	77.84	66.02	57	76.57	64.73	57
Pledged securities	52.72	33.37	76	67.35	37.16	84	46.39	35.67	67	43.82	30.57	68	41.71	33.30	61
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	4.34	64.27	24	120.10	124.80	58	86.48	183.32	38	15.26	26.69	51	-1.62	6.77	43
Investment securities	97.19	32.48	91	85.72	20.30	94	113.73	23.62	96	8.42	11.75	56	2.26	9.42	44
Core deposits	21.58	16.96	73	77.25	26	94	76.01	26.88	94	4.75	11.23	32	8.10	7.29	62
Noncore funding	-11.94	-21.64	64	7.10	-6.57	70	6.37	-12.18	71	-8.87	6.59	25	-22.43	10.67	6

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018												
Loan commitments (reported semiannually, June/Dec)			2,060,708	1,441,560	1,338,758												
Commit: Secured commercial real estate loans	168,156	225,691	187,650	256,510	210,839												
Commit: Unsecured real estate loans	0	0	0	0	1,370												
Credit card lines (reported semiannually, June/Dec)	0	0	1,142,447	688,110	680,912												
Securities underwriting	0	0	0	0	0												
Standby letters of credit	3,979	5,725	4,964	4,452	2,865												
Commercial and similar letters of credit	125,934	118,886	135,987	82,281	69,664												
Securities lent	0	0	0	0	0												
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0												
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0												
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0												
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0												
Derivative Contracts																	
Interest rate futures and forward contracts	39,409	60,097	61,998	41,418	39,339												
Written options contracts (interest rate)	28,890	39,213	34,431	32,466	80,232												
Purchased options contracts (interest rate)	14,500	14,500	14,500	21,010	68,510												
Interest rate swaps	13,409	16,680	15,864	0	0												
Futures and forward foreign exchange	0	0	0	0	0												
Written options contracts (foreign exchange)	0	0	0	0	0												
Purchased options contracts (foreign exchange)	0	0	0	0	0												
Foreign exchange rate swaps	0	0	0	0	0												
Commodity and other futures and forward contracts	0	0	0	0	0												
Written options contracts (commodity and other)	0	0	0	0	0												
Purchased options contracts (commodity and other)	0	0	0	0	0												
Commodity and other swaps	0	0	0	0	0												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Percent of Total Assets																	
Loan commitments (reported semiannually, June/Dec)				10.97	22.01	10	11.43	23.52	11	10.93	24.05	9					
Standby letters of credit	0.02	0.66	4	0.03	0.72	6	0.03	0.71	5	0.04	0.84	7	0.02	0.92	6		
Commercial and similar letters of credit	0.59	0.02	98	0.64	0.02	98	0.72	0.02	98	0.65	0.02	99	0.57	0.02	98		
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39		
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27		
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29		
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34		
Derivative contracts	0.45	47.31	5	0.70	51.49	4	0.67	48.62	3	0.75	68.47	6	1.54	65.81	10		
Interest rate contracts	0.45	35.15	5	0.70	36.10	4	0.67	34.36	3	0.75	47.31	7	1.54	43.84	10		
Interest rate futures and forward contracts	0.19	4.39	45	0.32	8.89	41	0.33	6.21	38	0.33	10.67	43	0.32	11.40	52		
Written options contracts (interest rate)	0.14	1.69	30	0.21	2.33	29	0.18	2.18	27	0.26	2.47	38	0.66	2.16	59		
Purchased options contracts (interest rate)	0.07	1.29	48	0.08	1.45	49	0.08	1.46	47	0.17	2.65	55	0.56	2.32	62		
Interest rate swaps	0.06	20.27	9	0.09	20.71	7	0.08	20.83	6	0	28.86	3	0	26.74	2		
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21		
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23		
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37		
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37		
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37		
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31		
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39		
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34		
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34		
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35		
Percent of Average Loans and Leases																	
Loan commitments (reported semiannually, June/Dec)				20.48	42.82	18	16.05	45.53	10	15.34	44.93	8					

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	96,208	130,490	126,793	94,894	188,081
Interest rate contracts	96,208	130,490	126,793	94,894	188,081
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	39,409	60,097	61,998	41,418	39,339
Written options	28,890	39,213	34,431	32,466	80,232
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	28,890	39,213	34,431	32,466	80,232
Purchased options	14,500	14,500	14,500	21,010	68,510
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	14,500	14,500	14,500	21,010	68,510
Swaps	13,409	16,680	15,864	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	96,208	130,490	126,793	94,894	188,081
Interest rate contracts	96,208	130,490	126,793	94,894	188,081
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	67,318	91,277	92,362	62,428	107,849
One year or less	39,409	60,097	61,998	47,928	39,339
Over 1 year to 5 years	18,250	21,250	20,500	14,500	68,510
Over 5 years	9,659	9,930	9,864	0	0
Gross negative fair value (absolute value)	1,227	1,820	1,920	149	1,000
Gross positive fair value.....	1,770	3,099	2,482	372	1,018
Held for trading.....	0	0	0	0	0
Non-traded.....	1,770	3,099	2,482	372	1,018
Current credit exposure on risk-based capital derivative contracts	1,285	2,147	1,745	31	636
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	40.96	12.59	85	46.05	14.59	86	48.90	14.05	89	43.65	13.49	86	20.92	12.78	73
Written options	30.03	7.18	90	30.05	8.60	87	27.16	8.18	85	34.21	5.91	94	42.66	6.60	98
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	30.03	6.91	90	30.05	8.13	88	27.16	7.73	85	34.21	5.10	94	42.66	5.49	98
Purchased options	15.07	3.41	90	11.11	3.51	80	11.44	3.42	82	22.14	4.42	91	36.43	4.19	97
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	15.07	3.01	91	11.11	2.98	82	11.44	2.86	85	22.14	3.35	93	36.43	3.20	98
Swaps	13.94	71.71	11	12.78	67.37	12	12.51	68.76	11	0	69.75	2	0	70.34	2
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	69.97	91.91	14	69.95	90.28	16	72.84	91.48	17	65.79	93.86	10	57.34	94.47	6
One year or less	40.96	27.90	71	46.05	31.66	70	48.90	32.05	73	50.51	32.17	70	20.92	32.51	51
Over 1 year to 5 years	18.97	29.78	35	16.28	27.15	35	16.17	27.06	35	15.28	30.45	34	36.43	31.16	58
Over 5 years	10.04	29.19	28	7.61	28.15	23	7.78	29.56	21	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	1.28	1.18	61	1.39	1.65	54	1.51	1.55	58	0.16	0.83	14	0.53	0.72	39
Gross positive fair value	1.84	1.59	61	2.37	2.48	53	1.96	2.23	47	0.39	1.19	15	0.54	0.85	29
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	12	0	0.07	11	0	0.07	8	0	0.06	6	0	0.06	11
Gross positive fair value (X)	0	0.06	9	0	0.10	8	0	0.09	6	0	0.07	5	0	0.06	7
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	23	0	0.02	22	0	0.02	21	0	0.01	19	0	0.01	20
Current credit exposure (X)	0	0.05	17	0	0.07	16	0	0.06	14	0	0.05	10	0	0.04	14
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.59	17	0.02	0.91	18	0.01	0.85	16	0	0.73	10	0.01	0.53	14

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	380,822	145,897	145,897	187,071	223,360
Gross losses	63,401	42,487	60,602	98,576	118,638
Write-downs, transfers to loans held-for-sale	0	0	0	0	22,167
Recoveries	20,418	7,975	16,898	17,177	23,096
Net losses	42,983	34,512	43,704	81,399	95,542
Provision for loan and lease losses	-49,479	158,531	168,719	40,225	59,253
Adjustments	0	109,910	109,910	0	0
Ending balance	288,360	379,826	380,822	145,897	187,071
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.33	-0.12	12	1.51	0.66	90	1.11	0.51	91	0.32	0.15	87	0.48	0.14
Provision for loan and lease losses / Average loans and leases	-0.57	-0.21	11	2.23	1.06	89	1.68	0.82	90	0.45	0.24	82	0.68	0.24
Provision for loan and lease losses / Net loan and lease losses	-115.11	-65.12	42	459.35	587.54	55	386.05	487.86	56	49.42	130.58	8	62.02	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	2.59	1.32	93	3.21	1.58	93	3.23	1.58	93	1.62	0.83	92	2.11	0.90
Allowance for loan and lease losses / Total loans and leases	2.58	1.30	93	3.19	1.55	93	3.22	1.55	93	1.62	0.81	92	2.10	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	5.03	17.40	15	8.25	11.29	55	8.71	11.58	57	1.79	8.03	11	1.96	7.54
Allowance for loan and lease losses / Nonaccrual assets	230.62	330.05	42	193.40	301.93	33	190.39	299.17	34	72.43	218.72	14	57.95	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	106.62	271.93	17	106.55	249.38	20	109.77	244.34	16	43.30	151.73	10	38.87	160.51
Gross loan and lease losses / Average loans and leases	0.73	0.20	93	0.60	0.35	80	0.60	0.34	80	1.10	0.28	92	1.36	0.30
Recoveries / Average loans and leases	0.24	0.08	92	0.11	0.07	78	0.17	0.07	91	0.19	0.08	89	0.26	0.09
Net losses / Average loans and leases	0.50	0.12	93	0.49	0.28	80	0.43	0.27	78	0.91	0.21	92	1.09	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0.25	0
Recoveries / Prior year-end losses	33.69	25.09	73	8.09	24.77	9	17.14	33.98	17	14.48	36.22	12	17.15	41.30
Earnings coverage of net loan and lease losses (X)	6.12	26.30	21	6.07	20.97	33	6.52	22.91	31	3.43	24.40	14	2.62	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.59	0.02	98	0.22	0.04	94	0.16	0.04	90	0.67	0.01	99	0.82	0.02
Real estate loans secured by 1–4 family	1.20	-0.01	99	0.30	0.01	96	0.28	0.01	96	0.73	0.01	99	0.67	0.01
Revolving	2.14	-0.07	99	7.21	0.01	99	5.91	0.01	99	9.34	0.02	98	0	0.03
Closed-end	1.19	-0.01	99	0.28	0.01	96	0.27	0	96	0.68	0	99	0.67	0.01
Commercial real estate loans	0.02	0.04	58	0.13	0.06	82	0.03	0.07	49	0.64	0.01	99	0.83	0.01
Construction and land development	-0.05	0.01	17	0	0	38	-0.05	0	13	-0.24	-0.01	4	3.72	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0.01	0	88	0.53	-0.01
Other	-0.05	0.01	13	0	0	31	-0.05	0	11	-0.24	-0.01	3	3.18	-0.02
Multifamily	0.03	0.01	89	0	0	58	0.02	0	92	0.07	0	95	0.09	0
Nonfarm nonresidential	0.03	0.05	58	0.14	0.08	75	0.04	0.11	45	0.70	0.02	99	0.75	0.02
Owner-occupied	-0.03	0.01	6	0.01	0.02	55	-0.01	0.02	2	-0.03	0.01	3	0.06	0.01
Other	0.05	0.04	69	0.14	0.05	82	0.04	0.08	60	0.74	0.01	99	0.68	0.01
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01			0
Commercial and industrial loans	-0.46	0.19	2	-0.02	0.46	4	0.02	0.47	10	0.35	0.37	59	0.61	0.31
Loans to individuals	1.14	0.72	76	1.36	1.25	69	1.41	1.13	71	2.12	1.17	81	2.46	1.16
Credit card loans	3.67	2.27	83	3.20	3.33	45	2.81	2.92	44	3.46	3.11	58	4.07	2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35		0.08			0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.06	0.09	62	0.22	0.14	72	0.21	0.15	72	0.36	0.15	81	0.64	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	107,332		110,380		148,792		162,667		136,577						
90+ days past due loans and leases	148,322		160,068		146,889		135,490		158,527						
Nonaccrual loans and leases	122,141		196,398		200,024		201,427		322,795						
Total past due and nonaccrual loans and leases	377,795		466,846		495,705		499,584		617,899						
Restructured 30–89 days past due	13,318		18,420		21,524		31,068		28,996						
Restructured 90+ days past due	22,842		30,126		30,099		24,849		25,529						
Restructured nonaccrual	52,858		88,944		85,870		89,742		115,697						
Total restructured loans and leases	89,018		137,490		137,493		145,659		170,222						
30–89 days past due loans held for sale	1		0		674		0		0						
90+ days past due loans held for sale	241		2,656		1,794		448		0						
Nonaccrual loans held for sale	0		0		0		0		16,111						
Total past due and nonaccrual loans held for sale	242		2,656		2,468		448		16,111						
Restructured loans and leases in compliance	397,282		409,966		400,449		402,444		484,871						
Other real estate owned	43,798		89,049		83,060		101,626		131,402						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	2,894		0		0		0		0						
Total other assets past due and nonaccrual	2,894		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.96	0.29	93	0.93	0.37	89	1.26	0.39	93	1.80	0.43	95	1.54	0.44	94
90+ days past due loans and leases	1.33	0.09	95	1.35	0.13	95	1.24	0.12	95	1.50	0.15	96	1.78	0.17	95
Nonaccrual loans and leases	1.09	0.54	86	1.65	0.66	92	1.69	0.66	91	2.23	0.51	96	3.63	0.54	99
90+ days past due and nonaccrual loans and leases	2.42	0.68	93	3	0.84	94	2.93	0.85	94	3.73	0.71	96	5.41	0.75	97
30–89 days past due restructured	0.12	0.01	95	0.15	0.01	97	0.18	0.01	96	0.34	0.01	98	0.33	0.02	98
90+ days past due restructured	0.20	0	97	0.25	0.01	97	0.25	0.01	98	0.28	0.01	97	0.29	0.01	97
Nonaccrual restructured	0.47	0.12	95	0.75	0.14	97	0.73	0.13	97	0.99	0.14	98	1.30	0.16	99
30–89 days past due loans held for sale	0	0	79	0	0	40	0.01	0	85	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	88	0.02	0	93	0.02	0	90	0	0	92	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0.18	0	97
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.96	0.29	92	0.93	0.37	89	1.26	0.40	93	1.80	0.43	95	1.54	0.44	94
90+ days past due assets	1.33	0.09	95	1.35	0.13	95	1.24	0.12	95	1.50	0.15	96	1.78	0.18	95
Nonaccrual assets	1.12	0.55	88	1.65	0.67	91	1.69	0.67	91	2.23	0.53	96	3.63	0.57	99
30+ days past due and nonaccrual assets	3.41	1	95	3.93	1.25	94	4.19	1.29	95	5.53	1.19	97	6.95	1.26	98
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.29	0.40	93	1.91	0.52	95	1.85	0.52	94	2.67	0.44	98	3.93	0.48	98
90+ days past due and nonaccrual assets + other real estate owned	1.49	0.42	95	2.39	0.55	96	2.29	0.55	96	3.48	0.48	98	5	0.52	98
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.82	0.48	97	3.99	0.61	99	3.91	0.60	99	6.04	0.53	99	8.12	0.60	99
Allowance for loan and lease losses	207.86	67.85	93	195.87	66.38	93	193.04	66.66	94	521.88	115.41	97	531.13	118.28	96
Equity capital + allowance for loan and lease losses	24.11	4.12	98	28.56	5.10	97	27.68	4.97	98	32.07	4.28	99	44.52	4.79	99
Tier 1 capital + allowance for loan and lease losses	24.78	4.89	97	30.82	6.26	97	29.76	6.05	97	35.58	5.65	96	49.28	6.16	98
Loans and leases + other real estate owned	5.34	0.82	97	6.21	0.98	98	6.17	0.97	98	8.34	0.85	99	11.01	0.96	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.90	0.25	93	1.02	0.35	92	1.32	0.39	93	1.76	0.38	96	1.35	0.42	94
	90+ days past due		2.25	0.12	95	2.23	0.17	93	2.06	0.16	94	2.39	0.16	96	2.66	0.22	96
	Nonaccrual.....		1.76	0.60	91	2.50	0.70	95	2.67	0.76	95	3.45	0.46	96	5.23	0.57	97
Commercial and industrial	30–89 days past due		0.52	0.24	82	0.15	0.24	49	0.05	0.23	15	0.04	0.31	12	0.09	0.30	19
	90+ days past due		0.14	0.02	93	0.02	0.03	68	0.04	0.03	71	0.43	0.05	94	0.40	0.05	94
	Nonaccrual.....		0.09	0.65	10	0.59	0.80	38	0.18	0.75	15	0.83	0.83	58	1.62	0.76	87
Individuals	30–89 days past due		1.62	0.60	90	1.34	0.74	85	2.33	0.83	95	3.32	0.83	96	3.29	0.84	96
	90+ days past due		0.12	0.08	75	0.06	0.11	57	0.07	0.14	53	0.24	0.17	73	0.24	0.16	73
	Nonaccrual.....		0.34	0.17	82	0.37	0.24	74	0.39	0.28	73	0.51	0.17	88	0.52	0.23	83
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28		0.24			0.17	
	90+ days past due		0	0	45	0	0	45	0	0	44		0			0	
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24		0.67			0.75	
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.57	0.11	92	0.73	0.14	91	0.60	0.18	86	1	0.20	92	1.22	0.17	94
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.07	0.13	59	0.06	0.19	52	0.11	0.15	63	0.09	0.13	58	0.16	0.14	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
Memoranda																	
1–4 family	30–89 days past due		0.97	0.36	90	1.04	0.51	85	1.51	0.65	88	2.53	0.67	94	2.15	0.71	93
	90+ days past due		3.49	0.25	93	4.19	0.36	92	3.93	0.33	93	4.12	0.31	93	4.65	0.46	94
	Nonaccrual		1.83	0.76	89	3.29	0.91	96	3.48	0.89	95	4.04	0.73	95	4.67	0.86	97
Revolving	30–89 days past due		0.45	0.33	71	9.92	0.40	98	2.18	0.48	94	1.80	0.45	95	0.60	0.50	61
	90+ days past due		0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual		9.85	1.05	96	10.79	1.28	97	13.11	1.13	98	7.37	1	96	13.95	1.17	98
Closed-end	30–89 days past due		0.97	0.36	87	1.01	0.52	84	1.51	0.65	87	2.53	0.70	94	2.16	0.75	93
	90+ days past due		3.51	0.27	93	4.20	0.41	92	3.94	0.38	92	4.14	0.35	93	4.68	0.53	93
	Nonaccrual		1.79	0.71	89	3.27	0.89	96	3.46	0.87	95	4.02	0.70	95	4.62	0.84	97
Junior lien	30–89 days past due		0	0.01	46	0.01	0.02	44	0.01	0.02	58	0.03	0.02	61	0.03	0.03	62
	90+ days past due		0.01	0	91	0.01	0	82	0.01	0	83	0.01	0	81	0.01	0	73
	Nonaccrual		0.07	0.04	77	0.07	0.05	68	0.07	0.04	72	0.09	0.04	78	0.13	0.06	79
Commercial real estate	30–89 days past due		0.64	0.16	94	0.78	0.21	93	0.69	0.26	88	0.16	0.18	53	0.09	0.17	32
	90+ days past due		1.11	0.01	98	0.12	0.02	91	0.14	0.02	92	0.20	0.03	94	0.18	0.03	91
	Nonaccrual		1.23	0.48	88	1.22	0.53	91	1.43	0.62	89	1.88	0.23	99	5.24	0.28	99
Construction and development	30–89 days past due		0	0.15	38	3.32	0.24	98	0.46	0.28	76	0	0.28	12	0.12	0.21	47
	90+ days past due		0	0.01	79	0	0.01	34	0	0.01	35	0	0.02	33	0.08	0.02	84
	Nonaccrual		3.87	0.31	96	6.36	0.32	96	5.90	0.41	95	8.35	0.20	99	15.95	0.19	99
1–4 family	30–89 days past due		0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due		0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual		0.56	0.02	97	0.49	0.03	95	0.46	0.03	95	0.87	0.02	98	2.59	0.02	99
Other	30–89 days past due		0	0.10	44	3.32	0.17	98	0.46	0.22	81	0	0.20	15	0.12	0.13	64
	90+ days past due		0	0	83	0	0	39	0	0	40	0	0.01	35	0.08	0.02	86
	Nonaccrual		3.31	0.25	96	5.87	0.26	96	5.43	0.35	95	7.48	0.17	99	13.36	0.15	99
Multifamily	30–89 days past due		0	0.09	26	0.04	0.09	62	0	0.09	22	0.72	0.08	94	0	0.10	18
	90+ days past due		0.93	0	97	0	0	43	0.07	0	96	0.69	0	98	0.98	0.01	98
	Nonaccrual		0.51	0.13	86	0.46	0.09	90	0.55	0.11	92	0.86	0.05	98	1.85	0.08	99
Nonfarm non-residential	30–89 days past due		0.71	0.12	96	0.63	0.21	84	0.73	0.23	88	0.15	0.14	57	0.09	0.17	33
	90+ days past due		1.19	0.01	98	0.13	0.02	90	0.15	0.02	92	0.20	0.03	92	0.15	0.03	88
	Nonaccrual		1.10	0.58	82	0.90	0.68	66	1.13	0.80	69	1.54	0.28	98	4.97	0.30	99
Owner Occupied	30–89 days past due		0.41	0.04	97	0.37	0.07	95	0.38	0.07	96	0.07	0.07	57	0.08	0.09	47
	90+ days past due		0.55	0	98	0.06	0	95	0.09	0	97	0.13	0.01	95	0.07	0.01	89
	Nonaccrual		0.53	0.20	88	0.36	0.26	65	0.58	0.27	85	0.42	0.16	88	0.54	0.17	92
Other	30–89 days past due		0.30	0.07	89	0.27	0.13	78	0.35	0.14	82	0.08	0.07	68	0.02	0.07	35
	90+ days past due		0.63	0.01	98	0.07	0.01	88	0.06	0.01	88	0.06	0.01	87	0.08	0.01	92
	Nonaccrual		0.57	0.31	76	0.55	0.36	70	0.55	0.44	64	1.12	0.10	99	4.42	0.13	99
Farmland	30–89 days past due			0.13			0.24			0.11			0.23			0.25	
	90+ days past due			0.01			0.01			0			0.01			0.01	
	Nonaccrual			1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due		1.59	0.79	91	0.58	0.92	28	2.93	0.95	93	1.71	1.19	78	1.46	1.22	64
	90+ days past due		0.94	0.40	83	0.41	0.55	44	0.47	0.63	41	1.51	0.78	78	1.42	0.73	81
	Nonaccrual		0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	819,782	967,036	968,299	963,388	961,398										
Retained earnings	1,445,445	1,270,092	1,308,244	1,221,817	1,087,617										
Accumulated other comprehensive income (AOCI)	-33,718	45,327	55,455	6,764	-40,415										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,231,509	2,282,455	2,331,998	2,191,969	2,008,600										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	170,687	239,061	223,498	227,318	256,135										
Accumulated other comprehensive income-related adjustments	-33,718	45,327	55,455	6,764	-40,415										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,094,540	1,998,067	2,053,045	1,957,887	1,792,880										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,094,540	1,998,067	2,053,045	1,957,887	1,792,880										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	36,104	36,104	36,104	36,104	36,104										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	36,104	36,104	36,104	36,104	36,104										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	36,104	36,104	36,104	36,104	36,104										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	178,250	178,250	178,250	178,626	178,626										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	148,715	146,187	149,283	113,720	111,330										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	326,965	324,437	327,533	292,346	289,956										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	326,965	324,437	327,533	292,346	289,956										
Exited advanced approach tier 2 capital															
Total capital	2,457,609	2,358,608	2,416,682	2,286,337	2,118,940										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	21,129,172	15,836,179	18,782,289	12,571,975	12,154,230										
Less: Deductions from common equity tier 1 capital	170,687	239,061	223,498	227,318	256,135										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	20,958,485	15,597,118	18,558,791	12,344,657	11,898,095										
Total risk-weighted assets	11,888,340	11,609,088	11,861,128	9,065,455	8,830,233										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	17.62	12.59	92	17.21	12.26	90	17.31	12.35	91	21.60	12.11	96	20.30	12.09	95
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	17.92	13.31	92	17.52	12.97	90	17.61	13.08	90	22	12.78	96	20.71	12.85	94
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	20.67	15.21	94	20.32	15.12	91	20.37	15.23	91	25.22	14.36	96	24	14.45	95
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.17	9.07	80	13.04	9.05	96	11.26	9.13	92	16.15	9.76	97	15.37	9.71	98
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets	0	0		0	0		0	0		0	0		0	0		0	
Total property and casualty assets	0	0		0	0		0	0		0	0		0	0		0	
Reinsurance recoverables (P/C)																	
Total life and health assets	0	0		0	0		0	0		0	0		0	0		0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)	0	0		0	0		0	0		0	0		0	0		0	
Total insurance underwriting equity	0	0		0	0		0	0		0	0		0	0		0	
Total property and casualty equity	0	0		0	0		0	0		0	0		0	0		0	
Total life and health equity	0	0		0	0		0	0		0	0		0	0		0	
Total insurance underwriting net income	0	0		0	0		0	0		0	0		0	0		0	
Total property and casualty	0	0		0	0		0	0		0	0		0	0		0	
Total life and health	0	0		0	0		0	0		0	0		0	0		0	
Claims and claims adjusted expense reserves (P/C)	0	0		0	0		0	0		0	0		0	0		0	
Unearned premiums (P/C)	0	0		0	0		0	0		0	0		0	0		0	
Policyholder benefit and contractholder funds (L/H)	0	0		0	0		0	0		0	0		0	0		0	
Separate account liabilities (L/H)	0	0		0	0		0	0		0	0		0	0		0	
Insurance activities revenue	9,774	7,436		9,364	10,186		8,429	31.44	58.28								
Other insurance activities income	9,774	7,436		9,364	10,186		8,429	31.44	58.28								
Insurance and reinsurance underwriting income	0	0		0	0		0	0		0	0		0	0		0	
Premiums	0	0		0	0		0	0		0	0		0	0		0	
Credit related insurance underwriting	0	0		0	0		0	0		0	0		0	0		0	
Other insurance underwriting	0	0		0	0		0	0		0	0		0	0		0	
Insurance benefits, losses, expenses	0	0		0	0		0	0		0	0		0	0		0	
Net assets of insurance underwriting subsidiaries	0	0		0	0		0	0		0	0		0	0		0	
Life insurance assets	0	0		0	0		0	0		0	0		0	0		0	
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88				
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53				
Insurance activities revenue / Adjusted operating income	1.48	0.38	85	1.46	0.41	83	1.29	0.41	82	1.51	0.47	84	1.34	0.47	83		
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37		
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54				
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.72	3	0	11.07	3	0	11.03	3	0	11.51	3	0	10.22	5		
Broker-Dealer Activities				0			0			0			0			0	
Net assets of broker-dealer subsidiaries (\$000)	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34		
Net assets of broker-dealer subsidiaries / Consolidated assets	0																

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	143,035	153,983	151,197	158,999	170,260
Real estate loans.....	132,120	142,241	139,756	149,960	160,131
Commercial and industrial loans	7,754	7,399	7,532	3,798	2,610
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	3,161	4,343	3,909	5,241	7,519
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	500	500	500	500	500
Total selected foreign assets	143,535	154,483	151,697	159,499	170,760
Total foreign deposits	205,880	212,742	198,396	222,889	223,378
Interest-bearing deposits	146,787	152,324	133,774	159,228	150,140
Non-interest-bearing deposits.....	59,093	60,418	64,622	63,661	73,238

Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans	5.41	0.63	91	6.41	0.88	93	6.31	0.87	93	5.70	1.25	90	4.80	1.17	87
Cost: Interest-bearing deposits.....	0.23	0.12	77	0.57	0.48	64	0.54	0.42	64	0.66	1.19	23	0.59	0.97	37

Net Losses as a Percent of Foreign Loans by Type

	Real estate loans	Commercial and industrial loans	Foreign governments and institutions
	0.18	0.10	6.51
	0.86	0.43	28
	0	0	0.08

Growth Rates

	Net loans and leases.....	Total selected assets.....	Deposits
	-7.11	-0.16	40
	-7.09	3.36	34
	-3.23	10.74	-4.31

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,097,906	2,079,934	2,105,687	1,856,284	1,735,883	0.86	47.23
1–4 family residential loans		2,097,906	2,079,934	2,105,687	1,856,284	1,735,883	0.86	47.23
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		9.87	11.15	11.20	14.72	14.18		
1–4 family residential loans		9.87	11.15	11.20	14.72	14.18		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		39.15	41.09	40.55	44.06	45.75		
Home equity lines		0.09	0.08	0.08	0.14	0.16		
Credit card receivables.....		2.17	2.35	2.30	2.68	2.48		
Auto loans and other consumer loans.....		14.70	12.59	12.85	14.17	12.32		
Commercial and industrial loans		11.03	12.14	11.77	10.35	10.19		
All other loans and leases.....		32.85	31.76	32.45	28.59	29.09		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0.01	0.01	0.01	0.01	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		13,642	34,382	20,568	22,956	30,924	-60.32	-63.33
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		13,642	34,382	20,568	22,956	30,924	-60.32	-63.33
90+ Days Past Due Securitized Assets								
1–4 family residential loans		83,946	208,139	205,915	86,644	94,412	-59.67	4.19
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		83,946	208,139	205,915	86,644	94,412	-59.67	4.19
Total past due securitized assets.....		97,588	242,521	226,483	109,600	125,336	-59.76	-17.14
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.65	1.65	0.98	1.24	1.78
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.65	1.65	0.98	1.24	1.78
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4	10.01	9.78	4.67	5.44
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4	10.01	9.78	4.67	5.44
Total past due securitized assets percent of securitized assets	4.65	11.66	10.76	5.90	7.22
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.84	1.24	1.31	2.03	2.02
Home equity lines	0.45	9.92	2.18	1.80	0.60
Credit card receivables	1.59	0.58	2.93	1.71	1.46
Commercial and industrial loans	0.52	0.15	0.05	0.04	0.09
All other loans and leases	1.03	1.09	1.35	1.77	1.46
Total managed loans past due 30–89 days	0.91	1.04	1.22	1.70	1.58
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.71	6.31	6.12	4.35	4.95
Home equity lines	0	0	0	0	0
Credit card receivables	0.94	0.41	0.47	1.51	1.42
Commercial and industrial loans	0.14	0.02	0.04	0.43	0.40
All other loans and leases	0.55	0.07	0.08	0.09	0.09
Total managed loans past due 90+ days	1.75	2.64	2.53	2.04	2.38
Total Past Due Managed Assets	2.66	3.67	3.75	3.74	3.96
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.71	0.18	0.17	0.42	0.43
Home equity lines	2.14	7.21	5.91	9.34	0
Credit card receivables	3.67	3.20	2.81	3.46	4.07
Commercial and industrial loans	-0.46	-0.02	0.02	0.35	0.61
All other loans and leases	0.26	0.40	0.38	0.98	1.30
Net Losses on Managed Assets Percent of Total Managed Assets	0.43	0.33	0.31	0.75	0.90

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		50,684	41,370	52,707	42,243	37,784	22.51	53.68
Dividends		50,684	41,370	52,707	42,243	37,784	22.51	53.68
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		30,000	0	0	0	0		328.57
Dividends		30,000	0	0	0	0		328.57
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		80,684	41,370	52,707	42,243	37,784	95.03	101.81
Securities gains (losses)		0	0	0	0	2		
Other operating income		153	553	604	516	2,714	-72.33	-96.53
Total operating income		80,837	41,923	53,311	42,759	40,500	92.82	82.09
Operating Expenses								
Personnel expenses		0	0	0	0	0		-100.00
Interest expense		0	0	0	0	0		
Other expenses		5,350	6,694	8,452	11,555	11,472	-20.08	-33.72
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		5,350	6,694	8,452	11,555	11,472	-20.08	-33.87
Income (loss) before taxes		75,487	35,229	44,859	31,204	29,028	114.28	107.94
Applicable income taxes (credit)		2,344	1,671	2,429	2,752	0	40.28	
Extraordinary items								
Income before undistributed income of subsidiaries		73,143	33,558	42,430	28,452	29,028	117.96	101.48
Equity in undistributed income of subsidiaries		134,243	18,577	59,843	138,925	172,580	622.63	305.96
Bank subsidiaries		157,217	13,085	53,166	131,710	167,200	1101.51	319.69
Nonbank subsidiaries		-22,974	5,492	6,677	7,215	5,380		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		207,386	52,135	102,273	167,377	201,608	297.79	198.95
Memoranda								
Bank net income		207,901	54,455	105,873	173,953	204,984	281.78	195.15
Nonbank net income		7,026	5,492	6,677	7,215	5,380	27.93	169.40
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,318,996	97.06	2,345,385	97.22	2,396,963	97.31	2,362,182	2,179,655	-1.13	18.31
Common and preferred stock		2,318,996	97.06	2,345,385	97.22	2,396,963	97.31	2,362,182	2,179,655	-1.13	18.31
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		23,851	1	45,776	1.90	46,825	1.90	30,519	23,304	-47.90	44.72
Common and preferred stock		23,851	1	45,776	1.90	46,825	1.90	30,519	23,304	-47.90	44.72
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	-100.00
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		45,330	1.90	10,437	0.43	10,193	0.41	16,137	10,220	334.32	60.06
Cash and due from unrelated depository institution		714	0.03	6,929	0.29	6,927	0.28	6,969	6,875	-89.70	-89.60
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		395	0.02	3,830	0.16	2,308	0.09	794	12,504	-89.69	-91.49
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,389,286	100.00	2,412,357	100.00	2,463,216	100.00	2,416,601	2,232,558	-0.96	18.48
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		7,370	0.31	3,147	0.13	4,077	0.17	4,075	1,134	134.19	2495.07
Balance due to subsidiaries and related institutions		183,951	7.70	183,928	7.62	183,960	7.47	184,453	186,720	0.01	-15.02
Total liabilities		191,321	8.01	187,075	7.75	188,037	7.63	188,528	187,854	2.27	-11.73
Equity Capital		2,197,965	91.99	2,225,282	92.25	2,275,179	92.37	2,228,073	2,044,704	-1.23	22.12
Perpetual preferred stock (income surplus)		36,104	1.51	36,104	1.50	36,104	1.47	36,104	36,104	0.00	0.00
Common stock		22,366	0.94	22,303	0.92	22,303	0.91	22,210	22,179	0.28	2.31
Common surplus		799,132	33.45	945,213	39.18	946,476	38.42	941,652	939,674	-15.45	-14.11
Retained earnings		1,375,797	57.58	1,176,815	48.78	1,215,321	49.34	1,221,817	1,087,617	16.91	70.42
Accumulated other comprehensive income		-33,718	-1.41	45,327	1.88	55,455	2.25	6,764	-40,415		
Other equity capital components		-1,716	-0.07	-480	-0.02	-480	-0.02	-474	-455		
Total liabilities and equity capital		2,389,286	100.00	2,412,357	100.00	2,463,216	100.00	2,416,601	2,232,558	-0.96	18.48
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		183,930	7.70	183,928	7.62	183,942	7.47	184,451	184,510	0.00	-15.01
Notes payable to subsidiaries that issued TPS		178,250	7.46	178,250	7.39	178,250	7.24	178,626	178,626	0.00	-15.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.25	12.52	54	3.12	6.29	18	4.59	7.29	21	7.75	9.68	20	10.69	10.40	53
Bank net income / Average equity investment in banks	11.82	12.35	54	3.09	6.43	16	4.49	7.45	21	7.63	10.51	14	9.93	11.19	41
Nonbank net income / Average equity investment in nonbanks	21.47	13.18	74	20.08	8.01	82	17.33	9.75	75	26.16	7.89	89	25.34	7.10	93
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	100.25	96.45	41	104.45	87.60	57	103.52	88.16	56	103.93	82.22	58	101.67	82.56	43
Nonbank net income / Parent net income	3.39	3.22	71	10.53	4.43	84	6.53	3.59	80	4.31	5.93	71	2.67	3.78	72
Subsidiary holding companies' net income / Parent net income		66.57		81.94			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	8.70	16.51	38	8.41	20.37	33	8.26	20.06	31	8.46	20.43	35	9.19	20.88	42
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	8.11	13.41	39	8.01	17.04	34	7.83	16.67	33	8.02	16.36	42	8.74	17.10	44
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	106.59	103.15	74	107.45	103.27	77	107.41	102.81	76	107.39	103.22	74	107.74	103.10	75
Total investment in subs / Equity capital	106.59	108.29	62	107.45	110.46	62	107.41	110.16	61	107.39	111.07	59	107.74	112.48	59
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.52	0.27	72	2.39	0.69	87	1.65	0.47	88	0.98	0.36	78	0.78	0.35	73
Equity investment in subs – equity cap / Net income-div (X)	0.68	0.85	56	7.18	2.31	89	3.02	1.82	80	1.23	1.22	58	0.82	1.22	50
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	150.41	152.56	59	97.46	128.63	33	93.10	136.59	22	90.14	177.68	16	199.89	162.34	71
Cash from ops + noncash items + op expense / Op expense + dividend	159.77	155.61	62	87.76	142.45	19	90.34	147.24	14	118.58	190.27	25	172.57	174.91	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	155.74	94.59	83	86.67	140.42	21	89.50	134.08	20	114.19	116.34	55	78.45	103.19	26
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,146.83	1,896.20	75	824.28	1,413.95	52	826.46	1,539.23	46	442.07	1,632.83	23	436.67	1,369.37	24
Dividends + interest from subsidiaries / Interest expense + dividends	172	174.48	62	118.83	144.62	46	113.48	150.43	38	127.33	210.80	26	411.01	188.90	93
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	103.33	40.79	87	25.98	26.65	70	38.22	35.64	79	62.55	57.11	82	75.34	33.93	88
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.62	3.29	43	0.73	3.69	40	0.60	3.85	37	0.80	2.64	44	1.15	2.61	46
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.10	1.76	52	0.25	2.95	59	0.27	2.66	60	0.22	5.62	53	0.18	5.50	47
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	64.13	69.90	49	103.75	84.44	74	109.47	81.10	80	116.61	57.84	87	31.67	57.26	25
Dividends declared / Net income	22.62	27.22	43	66.78	49.77	76	45.41	42.29	57	19.82	33.08	29	4.56	27.33	14
Net income – dividends / Average equity.....	9.48	9.25	60	1.04	3.19	24	2.50	4.14	29	6.21	6.46	46	10.21	7.33	84
Percent of Dividends Paid															
Dividends from bank subsidiaries	108.05	160.45	38	118.83	130.19	52	113.48	132.17	44	127.33	178.13	37	411.01	157.73	92
Dividends from nonbank subsidiaries	63.95	6.19	93	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	172	213.42	57	118.83	167.02	42	113.48	174.85	30	127.33	260.40	24	411.01	215.26	87
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	24.38	43.30	30	75.97	61.85	57	49.78	60.28	44	24.28	66.55	16	18.43	60.71	13
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	24.38	48.70	27	75.97	71.13	54	49.78	62.88	43	24.28	69.36	14	18.43	63.43	12
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	426.99	66.90	95	0	52.29	17	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	426.99	94.31	94	0	70.62	11	0	79.84	8	0	150.41	6	0	99.33	7
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	62.70	72.55	25	98.68	68	72	98.87	69.76	72	98.79	67.32	73	93.29	65.18	54
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	62.70	82.68	21	98.68	80.80	58	98.87	82.20	60	98.79	78.80	59	93.29	74.20	41
Dividends from nonbank subsidiaries	37.11	3.56	92	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	37.11	5.69	89	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53	